IN THE CLAIMS

1. (Currently Amended) A method for billing a flat, recurring charge to a buyer for financing and insurance after a sale of an item, comprising:

receiving a first indication of a sale or lease of an item to a buyer;

receiving a second indication of an insurance premium and a financial balance owed by the buyer corresponding to the sale or lease;

receiving a third indication of a predetermined time in which the financial balance is to be paid;

calculating on a computer system a periodic recurring amount based on the insurance premium, the financial balance and the predetermined time; and

receiving, from the buyer, a single payment corresponding to the periodic recurring amount within the predetermined time.

2. (Original) The method of claim 1, wherein the predetermined time is based on a length of a loan for the financial balance owed by the buyer.

3. (Original) The method of claim 1, wherein the predetermined time is based on a length of a lease for the item.

4. (Original) The method of claim 1, wherein the predetermined time is greater than one year.

5. (Original) The method of claim 1, wherein the item is an automobile.

6. (Original) The method of claim 1, wherein the periodic, recurring amount is charged monthly.

7. (Original) The method of claim 1, further comprising:

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receiving a fourth indication of an interest rate to be applied to at least one

of the financial balance and the insurance premium, wherein said calculating further includes:

calculating the periodic recurring amount further based on the interest rate.

8. (Currently Amended) A method for billing a flat, recurring amount to a buyer

covering financing and insurance after a sale of an item, comprising:

receiving a first indication of a sale or lease of an item to a buyer, a

financial balance owed for the item and a predetermined time in which the financial balance is to

be paid;

receiving a second indication of an insurance premium owed for an

insurance policy covering the item for at least a portion of the predetermined time;

paying the insurance premium on behalf of the buyer; ~~and~~

calculating <u>on a computer system</u> a periodic recurring amount for at least a

portion of the predetermined time, the periodic recurring amount including a first amount

corresponding to the financial balance and a second amount corresponding to the insurance

premium; and

receiving, from the buyer, a payment corresponding to the periodic

recurring amount within the predetermined time.

9. (Currently Amended) A method for promoting the sale of an item, comprising:

providing a first indication of an item for sale or lease;

providing a second indication of a predetermined time to pay a financial balance

corresponding to the item; and

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providing a third indication of an offer to charge a periodic recurring

amount <u>calculated on a computer system</u> corresponding to a first payment of an insurance

premium and a second payment of a financing amount corresponding to the item, the insurance

premium corresponding to an insurance policy covering the item, the periodic payment to recur

for at least a portion of the predetermined time.

10. (Currently Amended) A method for receiving an insurance premium for an

insurance policy covering an item, comprising:

receiving a first indication of an item to be covered under an insurance

policy;

receiving a second indication of a buyer of the item;

receiving a third indication of a predetermined time in which the buyer

must pay a financial balance corresponding to the item, the financial balance corresponding to a

loan amount or a lease amount;

calculating <u>on a computer system</u> an insurance premium for the entire

predetermined time based on the item and the buyer; and

receiving, from a party other than the buyer, a payment of the insurance

premium.

11. (Currently Amended) A method for simultaneously paying a financial loan

and insurance corresponding to an item, comprising:

buying <u>or leasing</u> an item from a retailer, the item having a corresponding

finance amount and an insurance premium amount, the finance amount corresponding to a loan

payment <u>as part of a loan obtained for buying the item</u> or a lease payment <u>as part of a lease for</u>

the item and payable over a predetermined time, the insurance premium amount corresponding to

an insurance policy having a term equal to the predetermined time; and

submitting a payment corresponding to ~~the~~ a recurring amount which is

calculated on a computer system for at least a portion of the finance amount and a portion of the

insurance premium amount within the predetermined time.

Please **insert** new claims 12-76 as follows:

12. (New) The method of claim 1, wherein said sale comprises a lease of the

item.

13. (New) An apparatus for billing a flat, recurring charge to a buyer for

financing and insurance after a sale of an item, comprising:

means for receiving a first indication of a sale or lease of an item to a

buyer;

means for receiving a second indication of an insurance premium and a

financial balance owed by the buyer corresponding to the sale or lease;

means for receiving a third indication of a predetermined time in which the

financial balance is to be paid;

means for calculating a periodic recurring amount based on the insurance

premium, the financial balance and the predetermined time; and

means for receiving, from the buyer, a single payment corresponding to

the periodic recurring amount within the predetermined time.

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14. (New) An apparatus for billing a flat, recurring charge to a buyer for financing and insurance after a sale of an item, comprising:

a processor; and

a memory in communication with the processor, the memory for storing a plurality of processing instructions enabling the processor to:

receive a first indication of a sale or lease of an item to a buyer;

receive a second indication of an insurance premium and a financial balance owed by the buyer corresponding to the sale or lease;

receive a third indication of a predetermined time in which the financial balance is to be paid;

calculate a periodic recurring amount based on the insurance premium, the financial balance and the predetermined time; and

receive, from the buyer, a single payment corresponding to the periodic recurring amount within the predetermined time.

15. (New) A computer-readable medium encoded with processing instructions for implementing a method, performed by a computer, for billing a flat, recurring charge to a buyer for financing and insurance after a sale of an item, comprising:

receiving a first indication of a sale or lease of an item to a buyer;

receiving a second indication of an insurance premium and a financial balance owed by the buyer corresponding to the sale or lease;

receiving a third indication of a predetermined time in which the financial balance is to be paid;

calculating a periodic recurring amount based on the insurance premium,

the financial balance and the predetermined time; and

receiving, from the buyer, a single payment corresponding to the periodic

recurring amount within the predetermined time.

16. (New) The method of claim 8, wherein the predetermined time is based on a

length of a loan for the financial balance owed by the buyer.

17. (New) The method of claim 8, wherein the predetermined time is based on a

length of a lease for the item.

18. (New) The method of claim 8, wherein the predetermined time is greater than

one year.

19. (New) The method of claim 8, wherein the item is an automobile.

20. (New) The method of claim 8, wherein the periodic, recurring amount is

charged monthly.

21. (New) The method of claim 8, further comprising:

receiving a third indication of an interest rate to be applied to at least one

of the financial balance and the insurance premium, wherein said calculating further includes:

calculating the periodic recurring amount further based on the interest rate.

22. (New) The method of claim 8, wherein said sale comprises a lease of the

item.

23. (New) An apparatus for billing a flat, recurring amount to a buyer covering

financing and insurance after a sale of an item, comprising:

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means for receiving a first indication of a sale or lease of an item to a

buyer, a financial balance owed for the item and a predetermined time in which the financial

balance is to be paid;

means for receiving a second indication of an insurance premium owed for

an insurance policy covering the item for at least a portion of the predetermined time;

means for paying the insurance premium on behalf of the buyer;

means for calculating a periodic recurring amount for at least a portion of

the predetermined time, the periodic recurring amount including a first amount corresponding to

the financial balance and a second amount corresponding to the insurance premium; and

means for receiving, from the buyer, a payment corresponding to the

periodic recurring amount within the predetermined time.

24. (New) An apparatus for billing a flat, recurring amount to a buyer covering

financing and insurance after a sale of an item, comprising:

a processor; and

a memory in communication with the processor, the memory for storing a

plurality of processing instructions enabling the processor to:

receive a first indication of a sale or lease of an item to a buyer, a financial

balance owed for the item and a predetermined time in which the financial balance is to be paid;

receive a second indication of an insurance premium owed for an

insurance policy covering the item for at least a portion of the predetermined time;

enable payment of the insurance premium on behalf of the buyer;

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calculate a periodic recurring amount for at least a portion of the

predetermined time, the periodic recurring amount including a first amount corresponding to the

financial balance and a second amount corresponding to the insurance premium; and

receive, from the buyer, a payment corresponding to the periodic recurring

amount within the predetermined time.

25. (New) A computer-readable medium encoded with processing instructions for

implementing a method, performed by a computer, for billing a flat, recurring amount to a buyer

covering financing and insurance after a sale of an item, the method comprising:

receiving a first indication of a sale or lease of an item to a buyer, a

financial balance owed for the item and a predetermined time in which the financial balance is to

be paid;

receiving a second indication of an insurance premium owed for an

insurance policy covering the item for at least a portion of the predetermined time;

paying the insurance premium on behalf of the buyer;

calculating a periodic recurring amount for at least a portion of the predetermined time,

the periodic recurring amount including a first amount corresponding to the financial balance and

a second amount corresponding to the insurance premium; and

receiving, from the buyer, a payment corresponding to the periodic

recurring amount within the predetermined time.

26. (New) The method of claim 9, wherein the predetermined time is based on a

length of a loan for the financial balance owed by the buyer.

27. (New) The method of claim 9, wherein the predetermined time is based on a length of a lease for the item.

28. (New) The method of claim 9, wherein the predetermined time is greater than one year.

29. (New) The method of claim 9, wherein the item is an automobile.

30. (New) The method of claim 9, wherein the periodic, recurring amount is charged monthly.

31. (New) The method of claim 9, further comprising:

providing a fourth indication of an interest rate to be applied to at least one of the financial balance and the insurance premium, wherein said calculating further includes:

calculating the periodic recurring amount further based on the interest rate.

32. (New) The method of claim 9, wherein said sale comprises a lease of the item.

33. (New) An apparatus for promoting the sale of an item, comprising:

means for providing a first indication of an item for sale or lease;

means for providing a second indication of a predetermined time to pay a financial balance corresponding to the item; and

means for providing a third indication of an offer to charge a periodic recurring amount corresponding to a first payment of an insurance premium and a second payment of a financing amount corresponding to the item, the insurance premium corresponding

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to an insurance policy covering the item, the periodic payment to recur for at least a portion of

the predetermined time.

34. (New) An apparatus for promoting the sale of an item, comprising:

a processor; and

a memory in communication with the processor, the memory for storing a

plurality of processing instructions enabling the processor to:

provide a first indication of an item for sale or lease;

provide a second indication of a predetermined time to pay a financial

balance corresponding to the item; and

provide a third indication of an offer to charge a periodic recurring amount

corresponding to a first payment of an insurance premium and a second payment of a financing

amount corresponding to the item, the insurance premium corresponding to an insurance policy

covering the item, the periodic payment to recur for at least a portion of the predetermined time.

35. (New) A computer-readable medium encoded with processing instructions for

implementing a method, performed by a computer, for promoting the sale of an item, the method

comprising:

providing a first indication of an item for sale or lease;

providing a second indication of a predetermined time to pay a financial

balance corresponding to the item; and

providing a third indication of an offer to charge a periodic recurring

amount corresponding to a first payment of an insurance premium and a second payment of a

financing amount corresponding to the item, the insurance premium corresponding to an

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insurance policy covering the item, the periodic payment to recur for at least a portion of the

predetermined time.

36. (New) The method of claim 10, wherein the predetermined time is based on a

length of a loan for the financial balance owed by the buyer.

37. (New) The method of claim 10, wherein the predetermined time is based on a

length of a lease for the item.

38. (New) The method of claim 10, wherein the predetermined time is greater

than one year.

39. (New) The method of claim 10, wherein the item is an automobile.

40. (New) The method of claim 10, wherein the periodic, recurring amount is

charged monthly.

41. (New) The method of claim 10, further comprising:

    providing a fourth indication of an interest rate to be applied to at least one

of the financial balance and the insurance premium, wherein said calculating further includes:

    calculating the periodic recurring amount further based on the interest rate.

42. (New) The method of claim 10, wherein said sale comprises a lease of the

item.

43. (New) A method for billing a flat, recurring charge to a buyer for financing

and insurance after a sale of an item, comprising:

    receiving a first indication of one of: a sale and lease of an item to a buyer;

    receiving a second indication of an insurance premium and a financial

balance owed by the buyer corresponding to the sale or lease;

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receiving a third indication of a predetermined time in which the financial

balance is to be paid; and

calculating a periodic recurring amount based on the insurance premium,

the financial balance and the predetermined time.

44. (New) The method of claim 43, further comprising:

billing the buyer for the recurring periodic amount.

45. (New) The method of claim 43, further comprising:

receiving, from the buyer, a payment corresponding to the periodic

recurring amount within the predetermined time.

46. (New) The method of claim 43, wherein the predetermined time is based on a

length of a loan for the financial balance owed by the buyer.

47. (New) The method of claim 43, wherein the predetermined time is based on a

length of a lease for the item.

48. (New) The method of claim 43, wherein the predetermined time is greater

than one year.

49. (New) The method of claim 43, wherein the item is an automobile.

50. (New) The method of claim 43, wherein the periodic, recurring amount is

charged monthly.

51. (New) The method of claim 43, further comprising:

providing a fourth indication of an interest rate to be applied to at least one

of the financial balance and the insurance premium, wherein said calculating further includes:

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calculating the periodic recurring amount further based on the interest

rate.

52. (New) An apparatus for billing a flat, recurring charge to a buyer for

financing and insurance after a sale of an item, comprising:

means for receiving a first indication of one of: a sale and lease of an item

to a buyer;

means for receiving a second indication of an insurance premium and a

financial balance owed by the buyer corresponding to the sale or lease;

means for receiving a third indication of a predetermined time in which the

financial balance is to be paid; and

means for calculating a periodic recurring amount based on the insurance

premium, the financial balance and the predetermined time.

53. (New) An apparatus for billing a flat, recurring charge to a buyer for

financing and insurance after a sale of an item, comprising:

a processor; and

a memory in communication with the processor, the memory for storing a

plurality of processing instructions enabling the processor to:

receive a first indication of one of: a sale and lease of an item to a buyer;

receive a second indication of an insurance premium and a financial

balance owed by the buyer corresponding to the sale or lease;

receive a third indication of a predetermined time in which the financial

balance is to be paid; and

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calculate a periodic recurring amount based on the insurance premium, the

financial balance and the predetermined time.

54. (New) A computer-readable medium encoded with processing instructions for

implementing a method, performed by a computer, for billing a flat, recurring charge to a buyer

for financing and insurance after a sale of an item, the method comprising:

receiving a first indication of one of: a sale and lease of an item to a buyer;

receiving a second indication of an insurance premium and a financial

balance owed by the buyer corresponding to the sale or lease;

receiving a third indication of a predetermined time in which the financial

balance is to be paid; and

calculating a periodic recurring amount based on the insurance premium,

the financial balance and the predetermined time.

55. (New) A method for billing a flat, recurring amount to a buyer covering

financing and insurance after a sale of an item, comprising:

receiving a first indication of a sale or lease of an item to a buyer, a

financial balance owed for the item and a predetermined time in which the financial balance is to

be paid;

receiving a second indication of an insurance premium owed for an

insurance policy covering the item for at least a portion of the predetermined time; and

calculating a periodic recurring amount for at least a portion of the

predetermined time, the periodic recurring amount including a first amount corresponding to the

financial balance and a second amount corresponding to the insurance premium.

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56. (New) The method of claim 55, further comprising:

receiving, from the buyer, a payment corresponding to the periodic

recurring amount within the predetermined time.

57. (New) The method of claim 55, further comprising:

paying the insurance premium on behalf of the buyer; and

58. (New) The method of claim 55, further comprising:

billing the buyer for the recurring periodic amount.

59. (New) The method of claim 55, wherein the predetermined time is based on a

length of a loan for the financial balance owed by the buyer.

60. (New) The method of claim 55, wherein the predetermined time is based on a

length of a lease for the item.

61. (New) The method of claim 55, wherein the predetermined time is greater

than one year.

62. (New) The method of claim 55, wherein the item is an automobile.

63. (New) The method of claim 55, wherein the periodic, recurring amount is

charged monthly.

64. (New) The method of claim 55, further comprising:

receiving a fourth indication of an interest rate to be applied to at least one

of the financial balance and the insurance premium, wherein said calculating further includes:

calculating the periodic recurring amount further based on the interest rate.

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65. (New) An apparatus for billing a flat, recurring amount to a buyer covering financing and insurance after a sale of an item, comprising:

means for receiving a first indication of a sale or lease of an item to a buyer, a financial balance owed for the item and a predetermined time in which the financial balance is to be paid;

means for receiving a second indication of an insurance premium owed for an insurance policy covering the item for at least a portion of the predetermined time; and

means for calculating a periodic recurring amount for at least a portion of the predetermined time, the periodic recurring amount including a first amount corresponding to the financial balance and a second amount corresponding to the insurance premium.

66. (New) An apparatus for billing a flat, recurring amount to a buyer covering financing and insurance after a sale of an item, comprising:

a processor; and

a memory in communication with the processor, the memory for storing a plurality of processing instructions enabling the processor to:

receive a first indication of a sale or lease of an item to a buyer, a financial balance owed for the item and a predetermined time in which the financial balance is to be paid;

receive a second indication of an insurance premium owed for an insurance policy covering the item for at least a portion of the predetermined time; and

calculate a periodic recurring amount for at least a portion of the predetermined time, the periodic recurring amount including a first amount corresponding to the financial balance and a second amount corresponding to the insurance premium.

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67. (New) A computer-readable medium encoded with processing instructions for implementing a method, performed by a computer, for billing a flat, recurring amount to a buyer covering financing and insurance after a sale of an item, the method comprising:

receiving a first indication of a sale or lease of an item to a buyer, a financial balance owed for the item and a predetermined time in which the financial balance is to be paid;

receiving a second indication of an insurance premium owed for an insurance policy covering the item for at least a portion of the predetermined time; and

calculating a periodic recurring amount for at least a portion of the predetermined time, the periodic recurring amount including a first amount corresponding to the financial balance and a second amount corresponding to the insurance premium.

68. (New) A method for determining an insurance premium for an insurance policy covering an item, comprising:

receiving a first indication of an item to be covered under an insurance policy;

receiving a second indication of a buyer of the item;

receiving a third indication of a predetermined time in which the buyer must pay a financial balance corresponding to the item, the financial balance corresponding to a loan amount or a lease amount; and

calculating an insurance premium for the entire predetermined time based on the item and the buyer.

69. (New) The method of claim 68, further comprising:

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receiving, from a party other than the buyer, a payment of the insurance premium.

70. (New) The method of claim 68, wherein the predetermined time is based on a length of a loan for the financial balance owed by the buyer.

71. (New) The method of claim 68, wherein the predetermined time is based on a length of a lease for the item.

72. (New) The method of claim 68, wherein the predetermined time is greater than one year.

73. (New) The method of claim 68, wherein the item is an automobile.

74. (New) The method of claim 68, wherein the periodic, recurring amount is charged monthly.

75. (New) The method of claim 68, further comprising:

receiving a fourth indication of an interest rate to be applied to at least one of the financial balance and the insurance premium, wherein said calculating further includes:

calculating the periodic recurring amount further based on the interest rate.

76. (New) An apparatus for determining an insurance premium for an insurance policy covering an item, comprising:

means for receiving a first indication of an item to be covered under an insurance policy;

means for receiving a second indication of a buyer of the item;

means for receiving a third indication of a predetermined time in which the buyer must pay a financial balance corresponding to the item, the financial balance corresponding to a loan amount or a lease amount; and

means for calculating an insurance premium for the entire predetermined time based on the item and the buyer.

77. (New) An apparatus for determining an insurance premium for an insurance policy covering an item, comprising:

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a processor; and

a memory in communication with the processor, the memory for storing a

plurality of processing instructions enabling the processor to:

receive a first indication of an item to be covered under an insurance

policy;

receive a second indication of a buyer of the item;

receive a third indication of a predetermined time in which the buyer must

pay a financial balance corresponding to the item, the financial balance corresponding to a loan

amount or a lease amount; and

calculate an insurance premium for the entire predetermined time based on

the item and the buyer.

78. (New) A computer-readable medium encoded with processing instructions for

implementing a method, performed by a computer, for determining an insurance premium for an

insurance policy covering an item, the method comprising:

receiving a first indication of an item to be covered under an insurance

policy;

receiving a second indication of a buyer of the item;

receiving a third indication of a predetermined time in which the buyer

must pay a financial balance corresponding to the item, the financial balance corresponding to a

loan amount or a lease amount; and

calculating an insurance premium for the entire predetermined time based

on the item and the buyer.

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